

Certificate Number: 03621-PAE-DE-028669235

Bankruptcy Case Number: 16-18383



03621-PAE-DE-028669235

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 25, 2017, at 2:28 o'clock PM EST, Giovanni Hernandez completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 25, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor